

How Do I Apply/Participate?

Employer Steps to Participate

Step One: Register your intent to participate online

- Work with an insurance representative (of your choice) who carries small business group health insurance. The representative has necessary information for you and your employees about the Access to Health Insurance program. That information includes Access to Health Insurance Brochures, Premium Assistance Applications, envelopes for the premium assistance applications, and Privacy Notices.
- You or your insurance representative should then register your intent to participate online and reserve slots for all adults (employees and spouses) applying for premium assistance. For example, if you have four employees and three spouses applying for premium assistance, register for seven slots. You do not have to reserve slots for children. Registration is accessed via www.AccessToHealthInsurance.idaho.gov
- The last page of the registration will give you a confirmation number. You should print this page of the registration for your records.
- ❖ Registration opens in May 2005. The exact date will be announced on this website in April. Please note that employers will be selected to participate in the program on a first-come, first-serve basis. This registration marks your place in that process.

Step Two: Submit applications

- The Department of Health and Welfare will notify you or your insurance representative via email when it is time to submit applications. The person receiving that email will be whoever is identified as the contact on the online registration. Ensure employees who would like premium assistance complete two applications: (1) an insurance application; and (2) a premium assistance application. Your insurance representative will provide you with the applications and envelopes for the employee to use to submit them.
- The applications for insurance as well as any applications for premium assistance should be sent by the insurance representative to the Adult and Children's Health Insurance Unit within 15 days of that email notification. If this does not happen, you or your insurance representative will be required to re-register.

Step Three: Make decisions

- Your insurance representative will contact you once the applications have been processed to provide important insurance details to you, including the cost of the insurance and the number of employees who qualify for premium assistance. Review all the information, discuss with your employees and decide whether to offer insurance. Inform your insurance representative of your decision.

Step Four: Finalize enrollment

- If you choose to participate sign an Employer Agreement and return it to your insurance representative. If you have any questions about the employer Agreement please feel free to call 1-866-234-9488.
- Watch for a letter from the Department of Health and Welfare confirming your participation in this program.

Employee Steps to Participate

Step One: Register your intent to participate

- Learn about the insurance policy your employer is planning to offer. Let your employer know if you and/or your dependents are interested in applying for premium assistance.

Step Two: Submit applications

- Your employer will let you know when it is time to complete the applications. There are two applications to complete if you are seeking premium assistance. They are: (1) an application for insurance; and (2) an application for premium assistance.
- Return your completed insurance application and your completed premium assistance application to your employer or to the insurance representative, whoever your employer identifies. You may place your premium assistance application in a sealed envelope. The envelope will be provided to you by your employer or the insurance representative.

Step Three: Make decisions

- Accept or decline participation in the premium assistance program when notified of your status and the cost of the insurance.

Step Four: Finalize enrollment

- Watch for a letter from the Department of Health and Welfare confirming your participation in the premium assistance program. This should arrive within 60 days of the date you submit your application.

Insurance Representative Steps to Participate

Step One: Register the employer's intent to participate online

- Work with the small business employer and employees to review coverage options and provide information about Access to Health Insurance. Please distribute information and materials to those interested. That information includes:
 - Access to Health Insurance Brochures,

- Premium Assistance Applications,
- Envelopes to use to submit the premium assistance applications, and
- Privacy Notices.

To request copies of these materials please call 1-866-234-9488.

- You or the employer should register online to participate in Access to Health Insurance and to reserve slots for all adults (employees and spouses) applying for premium assistance. For example, if there are four employees and three spouses applying for premium assistance, register for seven slots. You do not have to reserve slots for children. Registration is accessed via www.AccessToHealthInsurance.idaho.gov
- The last page of the registration will give a confirmation number. You should print this page of the registration for your records.
- ❖ Registration opens in May 2005. The exact date will be announced on this website in April. Please note that employers will be selected to participate in the program on a first-come, first-serve basis. This registration marks the employer's place in that process.

Step Two: Submit applications

- The Department of Health and Welfare will notify you or the employer via email when it is time to submit applications. The person to receive that email will be whoever is identified as the contact on the online registration. **Do not submit any applications prior to that notification.** Ensure employees who would like premium assistance complete two applications: (1) an insurance application; and (2) a premium assistance application.
- Attach a Cover Sheet (available by request or online) to a copy of the completed applications for insurance as well as any applications for premium assistance. Send that packet to the Adult and Children's Health Insurance Unit within 15 days of the email request for applications. If this does not happen in that time frame, the employer's slots will be released; he/she will lose the spot in line and be required to re-register. Follow your normal procedures for submitting the insurance applications to your carrier.

Step Three: Make decisions

- You will receive a Conditional Approval Letter and an Employer Agreement from the Department of Health and Welfare identifying by employer who qualifies for premium assistance and who does not.
- At the same time you should be receiving information from the carrier on the cost of the insurance.
- Let the employer know what the costs will be and how many employees will qualify for premium assistance. The employer must then notify you if he or she would like to proceed.

Step Four: Finalize enrollment

- If the employer chooses to participate, ask him/her to sign the Employer Agreement.
- Complete the Conditional Approval Letter.
- Forward both the Employer Agreement (if the employer chooses to proceed) and the completed Conditional Approval Letter to the Adult and Children's Health Insurance Unit. These must be received within 15 days of the date you receive the Conditional Approval Letter.
- Send a copy of the Conditional Approval Letter to the carrier.

Will employees need to send in proof of income with their application?

When employees apply for Access to Health Insurance, the adult's income is self declared. The Adult and Children's Health Insurance unit will confirm reported income by using interface information from the Department of Commerce and Labor. The employee will be contacted if further clarification or information is needed.

Employees or their spouses that are self employed are asked to send in a copy of their most recent Federal tax forms showing self employment income and expenses.

Frequently Asked Questions about How to Apply/Participate

[Please click here to return to Access to Insurance.](#)